

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: SCOTT P. COWAN

Case No. 16-14758-SLM  
Chapter: 7  
Judge: Stacey L. Meisel

**NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY**

Benjamin A. Stanziale, Jr., Esq. Chapter 7 Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later than 7 days before the hearing date.

Address of the Clerk: U.S. Bankruptcy Court  
M.L. King, Jr. Fed. Bldg. & Courthouse  
50 Walnut Street  
Newark, New Jersey 07102

If an objection is filed, a hearing will be held before the Honorable Stacey L. Meisel on September 5, 2017 at 10:00 a.m. at the United States Bankruptcy Court, M.L.King, Jr. Fed. Bldg. & Courthouse, 50 Walnut Street, 3<sup>rd</sup> Floor, Newark, New Jersey 07102 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed, the Clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: Benjamin A. Stanziale, Jr., Chapter 7 Trustee for Scott P. Cowan (“Trustee”) brought an action (Adv. Pro. No. 17-1283) against Hanit Cowan (“Hanit”) seeking to have Hanit’s purported lien on the sale proceeds of two parcels of real property, based on a child support judgment, voided or avoided and recovered and preserved for the benefit of the estate. Hanit also filed a Proof of Claim, Claim No. 21, asserting a priority claim for this child support of \$4,497. Hanit Cowan resides in Israel. The Trustee settled this matter based on the costs of litigation, particularly with an individual residing abroad, and based on the priority nature of the underlying claim.

Pertinent terms of settlement: Within 20 days of the approval of this settlement, the Trustee will pay to Hanit \$3,000. Any lien Hanit may have had on the above-described proceeds shall be avoided, and Hanit’s claim shall be expunged. The above adversary proceeding shall be dismissed with prejudice **as to Hanit Cowan only**.

Objections must be served on, and requests for additional information directed to:

NAME: Patricia A. Staiano, Esq.

ADDRESS: Hellring Lindeman Goldstein & Siegal LLP  
One Gateway Center, Newark, New Jersey 07102

TEL. NO: 973.621.9020

*rev. 8/1/15*

In re:  
Scott P. Cowan  
Debtor

Case No. 16-14758-SLM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf905

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Total Noticed: 83

Date Rcvd: Aug 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2017.

db +Scott P. Cowan, 35 Prescott St., Demarest, NJ 07627-1906  
aty +Hellring Lindeman Goldstein & Siegal LLP, One Gateway Center, 8th Floor, Newark, NJ 07102-5323  
aty Rhoads & Simon, Rhoads & Simon, 1 S. Market Square, PO Box 1146, Harrisburg, PA 17108-1146  
aty +Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike, POB 2031, Wayne, NJ 07474-2031  
aty +Stanziale & Stanziale, P.C., Stanziale & Stanziale, P.C., 29 Northfield Avenue, Suite 201, West Orange, NJ 07052-5358  
cr +Cenlar FSB as servicing agent for Lakeview Loan Se, Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
intp +Division of Consumer Affairs, 124 Halsey Street, P.O. Box 45029, Newark, NJ 07101-8029  
cr #+George Gwin, 231 Corbin Court, Lakewood, NJ 08701-7470  
cr #+Joanne Gwin, 231 Corbin Court, Lakewood, NJ 08701-7470  
cr +Mark J. Molz, Law Office of Mark J. Molz, 1400 Roue 38 East, PO Box 577, Hainesport, NJ 08036-0577  
r +Prominent Properties Sotheby's International Realt, 90 County Road, Tenafly, NJ 07670-1855  
acc +Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376  
cr +Shore Fasteners & Supply Inc., c/o Travis L. Kreiser, Esquire, 1300 Lawrence Road, Havertown, pa 19083-1805  
cr +Susan A. Cowan, 286 Espanong Road, Lake Hopatcong, NJ 07849-2161  
br +The Van Dyk Group, 275 Route 72 East, Manahawkin, NJ 08050-3535  
516056308 +84 Lumber, 1019 Route 519, Attn: Bankruptcy, Eighty Four, PA 15330-2813  
516056310 +Allied Supply, PO Box 5670, New York, NY 10087-5670  
516338694 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516056311 +Anna Marie Sandford & Theresa Maldera, 183 Sparrow Dr., Trenton, NJ 08690-2459  
516056312 +Anna Marie Sandford & Theresa Maldera, c/o Robert J. Kiss, 2216 Long Beach Blvd., PO BOX 548, Beach Haven, NJ 08008-0282  
516056316 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, 4161 Piedmont Parkway, Greensboro, NC 27410)  
516056313 +Bank fo America, Po Box 982238, El Paso, TX 79998-2238  
516056314 +Bank of America - Merchant Services, 150 N. College St. - 15th Fl., Attn: Bankruptcy, Charlotte, NC 28202-2271  
516227970 +Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785  
516412686 +Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department, 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191  
516056315 +Barkave G. Elvan, 5810 Bergenline Ave. #209, West New York, NJ 07093-1295  
516056317 +Bk Of Amer, Po Box 45144, Jacksonville, FL 32232-5144  
516056318 +Borough of Demarest, Office of the Tax Collector, 118 Serpentine Rd., Demarest, NJ 07627-2128  
516056330 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, PO Box 653000, Dallas, TX 75265-3000)  
516295369 +Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
516056319 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
516056320 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241  
516056321 +City of Englewood, Office of the Tax Collector, PO Box 228, Englewood, NJ 07631-0228  
516056322 +Di Francia & Price PC, 147 E. Main St., Tuckerton, NJ 08087-2661  
516056324 +Euler Hermes Collections North America, 800 Red Brook Blvd, Ste. 400C, Owings Mills, MD 21117-5173  
516126940 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962)  
516056326 +Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000  
516056327 +Fulton Bank Merchant Services, One Penn Square, Attn: Bankruptcy, Lancaster, PA 17602-2853  
516236993 #+George & Joanne Gwin, 231 Corbin Court, Lakewood, NJ 08701-7470  
516840140 Hanit Cowan, c/o Siguia Mishpati, PO Box 1777, Jerusalem, Israel 9101700  
516056332 +John Devenney, c/o Gluck & Allen, LLC, 217 Washington St., Toms River, NJ 08753-7567  
516056333 +Jonathan Price, 102 Parkert St., Manahawkin, NJ 08050-3166  
516056334 +Kim Smith, 4301 Bennett Place, Southampton, PA 18966-2655  
516056335 +Kreiser & Associates, PC, Attn: Travis L. Kreiser, Esq., 1300 Lawrence Road, Havertown, PA 19083-1805  
516539836 +Laura A. Matarazzo, 78 Monhegan Avenue, Oakland, NJ 07436-4034  
516056336 +Laura Matarazzo, c/o Francis J. Battersby, 4 Ramapo Valley Rd., Oakland, NJ 07436-1723  
516056337 +Law Office of Bart J. Klein, 2066 Millburn Ave., Maplewood, NJ 07040-3722  
516056338 +Law Offices of Michael E. Adler, 20 Meredith Rd., Wynnewood, PA 19096-3612  
516093310 +M&T Bank, 35 Prescott Street, Demarest, NJ 07627-1906  
516056340 +Mark J. Molz, 1400 Rt. 38 E., PO Box 577, Hainesport, NJ 08036-0577  
516056341 +Matthew & Yrma Leo, 415 Twin Lakes Blvd., Tuckerton, NJ 08087-1118  
516056342 +Meredith & Joseph DeSanto, 56 Harry Drive, Manahawkin, NJ 08050-4108  
516056343 +New Jersey Casualty Insurance Co., 301 Sullivan Way, Trenton, NJ 08628-3406  
516056344 +New Jersey Dept. of Labor, Division of Wage & Hour Compliance, PO Box 389, Trenton, NJ 08625-0389

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516613447 +New Jersey Division of Consumer Affairs, 124 Halsey Street, P.O. Box 45029, Newark, New Jersey 07101-8029  
516056346 +Norgaard O'Boyle, 184 Grand Ave., Englewood, NJ 07631-3578  
516056347 +Ocwen Loan Services, 12650 Ingenuity Dr., Orlando, FL 32826-2703  
516056348 +Peter Gallelli, c/o Robert J. Kiss, Esq., 2216 Long Beach Blvd., PO Box 548, Beach Haven, NJ 08008-0282  
516056349 +Price home Group LLC, 641 Mill Creek Rd., Manahawkin, NJ 08050-3365  
516056350 +Rhoads & Simon, LLP, Attn. Timothy J. Nieman, Esq., PO Box 1146, Harrisburg, PA 17108-1146  
516056351 +Ritz-Craft Corp. of Pennsylvania, Inc., 15 Industrial Pkwy, Attn: President, CEO, Reg. Agent, Mifflinburg, PA 17844-7992  
516338856 Ritz-Craft Corporation Of Pennsylvania, Inc., Amanda J. Lavis, Esq., Rhoads & Simon LLP, PO Box 1146, Harrisburg, PA 17108-1146  
516056345 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695)  
516056352 +Shore Fasteners & Supply, Inc., 500 N. Main St., Pleasantville, NJ 08232-1538  
516056353 United Jersey Bank, c/o Bank of America, 100 North Tyron St., Charlotte, NC 28202  
516056354 +Universal Supply Company, LLC, 292 3rd St., Trenton, NJ 08611-3004  
516076223 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
516056355 Vw Credit Inc, PO BOX 5215, Carol Stream, IL 60197-5215  
516056356 +William & Linda Cullen, 26 Central Ave., Highlands, NJ 07732-1406  
516056357 +William A. Porteus, PO Box 308, Putnam Valley, NY 10579-0308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2017 22:27:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 07 2017 22:27:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

app +E-mail/Text: atkinsappraisal@aol.com Aug 07 2017 22:27:18 A. Atkins Appraisal Company, 122 Clinton Road, Fairfield, NJ 07004-2900

516056309 +E-mail/Text: amsbankruptcy@amscollections.com Aug 07 2017 22:26:52 Allen, Maxwell & Silver, Inc., 190 Sylvan Ave., Englewood Cliffs, NJ 07632-2533

516080745 E-mail/Text: mrdiscen@discover.com Aug 07 2017 22:26:50 Discover Bank,

Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516056323 +E-mail/Text: mrdiscen@discover.com Aug 07 2017 22:26:50 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

516056329 +E-mail/Text: bankruptcy@fult.com Aug 07 2017 22:28:25 Fulton Bank of NJ, 533 Fellowship Rd. - Ste. 250, Mount Laurel, NJ 08054-3411

516056328 +E-mail/Text: bankruptcy@fult.com Aug 07 2017 22:28:25 Fulton Bank of New Jersey, 533 Fellowship Road, Attn. Bankruptcy, Mount Laurel, NJ 08054-3412

516056331 +E-mail/Text: cio.bnccmail@irs.gov Aug 07 2017 22:27:09 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

516056339 E-mail/Text: camanagement@mtb.com Aug 07 2017 22:27:18 M & T Bank, 1 Fountain Plz, Buffalo, NY 14203

516101374 E-mail/Text: camanagement@mtb.com Aug 07 2017 22:27:18 M&T Bank, P.O. Box 840,

Buffalo, NY 14240-0840

516162111 E-mail/PDF: gcsedi@recoverycorp.com Aug 07 2017 22:24:05 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

516634870 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 07 2017 22:27:29 United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516159442 Universal Supply Company LLC

cr\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962)

516339930\* American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

516256663\* Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785

516056325\* +Euler Hermes Collections North America, 800 Red Brook Blvd. - Ste. 400C, Owings Mills, MD 21117-5173

516241515\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

516056307 ##+641 Mill Creek Road, LLC, Attn: Jose Carrasco, 11 Amy Dr., Manahawkin, NJ 08050-4304

TOTALS: 1, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. on behalf of U.S. Trustee United States Trustee  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Brian Gregory Hannon on behalf of Creditor Susan A. Cowan bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com  
Daniel E. Straffi on behalf of Creditor George Gwin dstraffil@comcast.net,  
G25938@notify.cincompass.com  
Daniel E. Straffi on behalf of Creditor Joanne Gwin dstraffil@comcast.net,  
G25938@notify.cincompass.com  
David Gerardi on behalf of Plaintiff Andrew R. Vara david.gerardi@usdoj.gov  
David Gerardi on behalf of U.S. Trustee United States Trustee david.gerardi@usdoj.gov  
David E. Sklar on behalf of Defendant Scott P. Cowan dsklar@scuramealey.com,  
ecfbkfilings@scuramealey.com;cbalala@scuramealey.com;ascolavino@scuramealey.com  
David L. Stevens on behalf of Debtor Scott P. Cowan dstevens@scuramealey.com,  
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
David L. Stevens on behalf of Defendant Scott P. Cowan dstevens@scuramealey.com,  
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Erin Marie Greene on behalf of Plaintiff Division of Consumer Affairs  
erin.greene@lps.state.nj.us  
Erin Marie Greene on behalf of Interested Party Division of Consumer Affairs  
erin.greene@lps.state.nj.us  
Jeanette F. Frankenberg on behalf of Creditor Cenlar FSB as servicing agent for Lakeview Loan  
Servicing, LLC cmeecf@sternlav.com  
Jerrold S. Kulback on behalf of Creditor Fulton Bank of New Jersey jkulback@archerlaw.com,  
mfriedman@archerlaw.com  
Jerrold S. Kulback on behalf of Plaintiff Fulton Bank of New Jersey jkulback@archerlaw.com,  
mfriedman@archerlaw.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com  
Karl J. Norgaard on behalf of Creditor Susan A. Cowan knorgaard@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com  
Mark J. Molz on behalf of Plaintiff Patricia Bollman molzlaw@aol.com  
Mark J. Molz on behalf of Plaintiff Maureen Molz molzlaw@aol.com  
Mark J. Molz on behalf of Plaintiff Mark J. Molz molzlaw@aol.com  
Mark J. Molz on behalf of Creditor Mark J. Molz molzlaw@aol.com  
Patricia A. Staiano on behalf of Plaintiff Benjamin A. Stanziale, Jr. pstaiano@hlglaw.com,  
pstaiano@hlglaw.com  
Patricia A. Staiano on behalf of Trustee Benjamin A. Stanziale, Jr. pstaiano@hlglaw.com,  
pstaiano@hlglaw.com  
Travis L. Kreiser on behalf of Creditor Shore Fasteners & Supply Inc.  
travis.kreiser@verizon.net  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

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Total Noticed: 83

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 27